



FINANCE of AMERICA
- R E V E R S E -

Reverse Mortgage Servicing Department
P.O. Box 40724 • Lansing, Michigan 48901-7924
(866) 278-2008 Office
(866) 447-2022 Fax

December 13, 2022

Exhibit D

ESTATE OF: ANITA MAE DAVIS
498 ELM HILL ROAD
SOUTH PARIS, ME 04281

**MORTGAGE DUE & PAYABLE NOTIFICATION
ACTION REQUIRED TO PREVENT FORECLOSURE**

RE: Reverse Mortgage Loan Number: [REDACTED]

Dear Estate Representative,

WHY ARE YOU RECEIVING THIS LETTER?

Please accept our sincerest condolences on the recent passing of the borrower. We apologize in advance, but we are bound by specific guidelines mandated by the Department of Housing and Urban Development (HUD) which require us to provide you with the important information herein about the reverse mortgage on the home. We realize these are very difficult times, and we will do our best to help you through the process to resolve the debt.

As you may, or may not, know, there is a reverse mortgage on the borrower's property located at 498 Elm Hill ROAD that is insured by HUD. We are writing to provide the Estate with all of the available options for satisfying the loan. We realize this may be the last thing on your mind at this time, but please know we are here to assist you through the process.

The reverse mortgage in the amount of \$74,498.00*, as calculated to the end of this current month, is technically in default, due to the death of the borrower.

This is an attempt to collect a debt. However, if the loan is currently, or was previously involved in a bankruptcy where the case was discharged and/or you are surrendering the real property in which Finance of America Reverse LLC has an interest, we are not seeking personal liability against you. We are pursuing our rights as they relate to the real property under the terms of the Deed of Trust or Mortgage.

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PLEASE SEE LAST PAGE FOR IMPORTANT DISCLOSURES





IN ORDER FOR US TO DETERMINE IF YOU QUALIFY FOR ANY OF THE OPTIONS, WE NEED YOU TO DO THE FOLLOWING:

1) If you have not already, please provide us with a copy of the borrower's death certificate as soon as possible along with documentation showing you are currently authorized to receive loan information. Examples of required documentation include:

- Last Will and Testament
- Trust
- Quit Claim Deed
- Court document such as Letters of Administration or an Order appointing a Personal Representative, Executor, Administrator, etc.

2) Review and choose any of the following options to resolve the default, in accordance with applicable Federal and/or investor guidelines, and complete and return the enclosed Letter of Intent to us by 1/17/23.

Option 1: The debt may be paid-in-full by 1/17/23 with wired or certified funds. To request a payoff quote, please complete and return a Payoff Quote Request Form which can be found online at www.reversedepartment.com (see *Common Forms*).

Option 2: The property may be sold, and no deficiency judgment filed, if the property sells for at least 95% of the current appraised value, even if the amount of the debt is greater than the appraised value, under a HUD-approved Short Sale. Proceeds must be used to payoff the loan balance and be made payable to Finance of America Reverse LLC. Please review the requirements and complete the Short Sale form online at www.reversedepartment.com (see *Common Forms*).

Option 3: Provide the Lender with a deed-in-lieu of foreclosure. This option allows the Estate to avoid foreclosure by allowing the Executor of the Estate to deed the property back to the investor of the loan at no cost to the Estate. Please review the Deed-in-Lieu of Foreclosure Request Form on our website at www.reversedepartment.com (see *Common Forms*).





Important: If you fail to cure this default before 1/17/23 or fail to keep any promise or agreement made in the Security Instrument, Note, or Loan Agreement, we may be required to initiate foreclosure proceedings. If applicable laws or regulations cause a delay in us initiating the foreclosure proceedings, we will initiate them after any applicable legal or regulatory prohibitions end. You have the right in any lawsuit for Foreclosure and Sale to argue that you did keep your promise or agreement under the Security Instrument, Note, or Loan Agreement or present any other defense you may have.

TIME EXTENSIONS MAY BE AVAILABLE

Extensions of time are not guaranteed, and any request for a time extension must be approved by HUD. We may be able to apply for an extension on your behalf provided you satisfy the requirements set forth on the attached Letter of Intent, including providing evidence of those efforts. The deadline to submit this documentation is 05/18/2023.

Examples of the types of acceptable documentation required for an extension:

- A copy of a real estate listing agreement showing an expiration date in the future, the listing sales price, and applicable signatures, or the realtor's MLS printout; OR
- Other evidence showing the property is listed "For Sale by Owner" showing the property address, listing sales price, and contact information; OR
- A current Purchase Contract with closing date and all required signatures; OR
- Proof of funds (Checking, Savings, 401k, Retirement, etc.) sufficient to cover the loan balance or approved short sale amount; OR
- Current Loan Approval or Mortgage Commitment. Note, we cannot accept a Pre-Approval or Pre-Qualification letter.

If an extension is approved by HUD, we must receive updates from you every 30 days during the extension period. We may also require additional documentation or information.

APPRAISAL REQUIRED

Regardless of the option above you choose, HUD guidelines may require that we obtain a full appraisal on the property. You may be receiving a phone call from our appraisal vendor in the coming weeks to schedule an appointment to visit the property. The Estate may request an appraisal, which will be charged to the loan balance, if an estimate of the property's current value is desired. Please note that all appraisals must be completed by an appraiser listed on the FHA Appraiser Roster.



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SURVIVING SPOUSE

If there is a surviving spouse who was listed on the loan documents, they will receive additional information including the requirements to remain in the property. If there is a surviving spouse who was not listed on the loan, please contact us immediately to discuss their options.

COUNSELING ASSISTANCE AVAILABLE

We strongly encourage the Estate to contact a HUD housing counselor to discuss above options further. A counselor may be reached toll-free at (800) 569-4287.

Again, we convey our deepest condolences on the passing of the borrower, and we are sorry to have to deal with these business matters during this difficult time.

We are here to assist the Estate through this process, but know it is essential that you respond and act immediately. You may reach our Reverse Mortgage Servicing Department at (866) 278-2008 from 8:00am- 6:00pm EST Monday - Thursday and 8:00am-5:00pm EST on Friday.

Sincerely,

Reverse Mortgage Servicing Department

Enclosures

This is an attempt to collect a debt. However, if your loan is currently, or was previously involved in a bankruptcy where your case was discharged and/or you are surrendering the real property in which Finance of America Reverse LLC has an interest, we are not seeking personal liability against you. We are pursuing our rights as they relate to the real property under the terms of the Deed of Trust or Mortgage.





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Letter of Intent

Loan Number: [REDACTED]
Borrower Name: ESTATE OF: ANITA MAE DAVIS
Property Address: 498 Elm Hill ROAD SOUTH PARIS, ME 04281

In addition to the documentation listed below, as applicable, please provide a copy of the borrowers death certificate and proof that you are authorized to act on behalf of the Estate (for example, a copy of any application for probate or filings with probate court).

This form is to be used to indicate how the Estate intends to resolve the default on the reverse mortgage loan secured by the property referenced above. Please complete, sign, and return this form by 1/17/23 from the date of the attached letter. You may fax it to (866) 447-2022 or mail it to the address above.

The Estate intends to resolve the default by: (choose one)	Documentation Required
<input type="checkbox"/> Listing the property for sale.	A copy of the real estate listing agreement, realtor's MLS printout, or proof property is listed "For Sale by Owner".
<input type="checkbox"/> Obtaining financing to pay the loan balance in full and keep the property.	Provide proof that financing has been approved (loan approval or commitment; pre-approval not acceptable), or a bank or life insurance statement.
<input type="checkbox"/> Requesting a short sale approval to sell property at 95% of appraised value	Completed Short Sale Request Form at www.reversedepartment.com (see Common Forms).
<input type="checkbox"/> Requesting the property be deeded back to the owner of the loan via a deed-in-lieu of foreclosure	Completed Deed-in-Lieu of Foreclosure Request Form at www.reversedepartment.com (see Common Forms).
<input type="checkbox"/> Requesting that the servicing department proceed with foreclosure on my property	Please ensure you have signed below if you are selecting this option.

Continued on next page-signature(s) required.





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Letter of Intent

By completing this form and signing below, you are not obligating the Estate to take the actions above. This form simply documents the Estates intentions.

_____ Signature	_____ Printed Name	_____ Date
_____ Signature	_____ Printed Name	_____ Date
_____ Signature	_____ Printed Name	_____ Date
_____ Signature	_____ Printed Name	_____ Date



You are eligible to receive free counseling from a HUD-approved counselor, who can help you review your financial situation and work with your loan servicer to repay your outstanding property charges.

The counseling agencies listed below will be able to refer you to resources that might assist you in balancing your budget and retaining your home:

- National Foundation for Debt Management (866) 395-5769
- ClearPoint Credit Solutions (888) 395-2664
- Greenpath (888) 860-4167
- Money Management International (866) 765-3328
- National Foundation for Credit Counseling (866) 363-2227
- NeighborWorks America (888) 990-4326

If you have difficulty reaching one of the HUD-approved housing counseling agencies listed above, you may contact HUD's Housing Counseling Locator Service at (800) 569-4287 or search online at www.hud.gov/findacounselor

The HUD Housing Counseling Locator Service center handles all types of mortgages. Therefore, you should ask to speak with a "HIECM Program Specialist". You will be provided with information about a HUD-approved housing counseling agency that can work with you to address your concerns and assist you with your financial situation.

WARNING: In the midst of the current economic turmoil and foreclosure crisis, distressed homeowners are often targets for unscrupulous and sometimes criminal third-party scammers, con-artists, and thieves. If you are contacted by anyone who is not your reverse mortgage servicer or lender, offering to work on your behalf for a fee or claiming you qualify for a loan modification, you should contact:

1. The U.S. Department of Housing and Urban Development Office of the Inspector General Hotline
Toll-Free Hotline: (800) 347-3735
Fax: (202) 708-4829
Email: hotline@hudoig.gov
Address: HUD OIG Hotline (GFI), 451 7th Street, SW, Washington, DC 20410
2. The Federal Trade Commission
Toll-Free Helpline: 1-877-FTC-HELP (1-877-382-4357)
TTY: 1-866-653-4261
3. The Federal Bureau of Investigation
Phone: 1-800-CALL FBI (225-5324)

IMPORTANT DISCLOSURES

If you are currently in a bankruptcy proceeding or have received a discharge in bankruptcy, this communication is for informational purposes only and is not an attempt to collect a debt. If you are represented by an attorney, please provide this notice to your attorney.

We use third-party providers to perform certain services. We remain responsible for all actions taken by such third-party providers with respect to such services.

Notice of Error and Request for Information

Federal law gives customers the right to notify us of an error regarding the servicing of their loan or to request information regarding their loan. If you wish to provide a notice of error or a request for information, you must write to us at the following address: PO Box 40719, Lansing, MI 48901. The letter must provide the customer's name, loan number, and description of the error or detailed list of the information being requested.

If your property is located in the State of Texas:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above by telephone listed above or by email at smlinfo@sml.texas.gov.

If your property is located in the State of New York:

Your servicer is either a registered servicer or exempt servicer registered with the Superintendent of the New York State Department of Financial Services. For further information or to make a complaint regarding your servicer you may contact the New York State Department of Financial Services Consumer Assistance Unit at (800) 342-3736 or by visiting www.dfs.ny.gov.

If your property is located in the State of Arkansas:

Your servicer is licensed in Arkansas and complaints about your servicer may be submitted to the Arkansas Securities Department via the Department's website (<http://www.securities.arkansas.gov/>) or toll-free at (800) 981-4429.

If your property is located in the State of Oregon:

Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (866) 654-0020 or by email at BC@reversedepartment.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

If your property is located in the State of Hawaii:

Your servicer is a licensed mortgage servicer in Hawaii. Complaints may be submitted to the Hawaii Department of Financial Institutions at P.O. Box 2054, Honolulu, Hawaii 96805 or dfi@dcca.hawaii.gov. A complaint form and instructions regarding how to file a complaint are available at <http://cca.hawaii.gov/dfi/file-a-complaint/>.





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December 13, 2022

ESTATE OF: KENDALL L DAVIS
498 ELM HILL ROAD
SOUTH PARIS, ME 04281

**MORTGAGE DUE & PAYABLE NOTIFICATION
ACTION REQUIRED TO PREVENT FORECLOSURE**

RE: Reverse Mortgage Loan Number [REDACTED]

Dear Estate Representative,

WHY ARE YOU RECEIVING THIS LETTER?

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- A current Purchase Contract with closing date and all required signatures; OR
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Letter of Intent

Loan Number: [REDACTED]
Borrower Name: ESTATE OF: ANITA MAE DAVIS
Property Address: 498 Elm Hill ROAD SOUTH PARIS, ME 04281

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The Estate intends to resolve the default by: (choose one)	Documentation Required
<input type="checkbox"/> Listing the property for sale.	A copy of the real estate listing agreement, realtor's MLS printout, or proof property is listed "For Sale by Owner".
<input type="checkbox"/> Obtaining financing to pay the loan balance in full and keep the property.	Provide proof that financing has been approved (loan approval or commitment; pre-approval not acceptable), or a bank or life insurance statement.
<input type="checkbox"/> Requesting a short sale approval to sell property at 95% of appraised value	Completed Short Sale Request Form at www.reversedepartment.com (see Common Forms).
<input type="checkbox"/> Requesting the property be deeded back to the owner of the loan via a deed-in-lieu of foreclosure	Completed Deed-in-Lieu of Foreclosure Request Form at www.reversedepartment.com (see Common Forms).
<input type="checkbox"/> Requesting that the servicing department proceed with foreclosure on my property	Please ensure you have signed below if you are selecting this option.

Continued on next page-signature(s) required.





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_____ Signature	_____ Printed Name	_____ Date
_____ Signature	_____ Printed Name	_____ Date
_____ Signature	_____ Printed Name	_____ Date
_____ Signature	_____ Printed Name	_____ Date



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The counseling agencies listed below will be able to refer you to resources that might assist you in balancing your budget and retaining your home:

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- National Foundation for Credit Counseling (866) 363-2227
- NeighborWorks America (888) 990-4326

If you have difficulty reaching one of the HUD-approved housing counseling agencies listed above, you may contact HUD's Housing Counseling Locator Service at (800) 569-4287 or search online at www.hud.gov/findacounselor

The HUD Housing Counseling Locator Service center handles all types of mortgages. Therefore, you should ask to speak with a "HECM Program Specialist". You will be provided with information about a HUD-approved housing counseling agency that can work with you to address your concerns and assist you with your financial situation.

WARNING: In the midst of the current economic turmoil and foreclosure crisis, distressed homeowners are often targets for unscrupulous and sometimes criminal third-party scammers, con-artists, and thieves. If you are contacted by anyone who is not your reverse mortgage servicer or lender, offering to work on your behalf for a fee or claiming you qualify for a loan modification, you should contact:

1. The U.S. Department of Housing and Urban Development Office of the Inspector General Hotline
Toll-Free Hotline: (800) 347-3735
Fax: (202) 708-4829
Email: hotline@hudoig.gov
Address: HUD OIG Hotline (GFI), 451 7th Street, SW, Washington, DC 20410
2. The Federal Trade Commission
Toll-Free Helpline: 1-877-FTC-HELP (1-877-382-4357)
TTY: 1-866-653-4261
3. The Federal Bureau of Investigation
Phone: 1-800-CALL FBI (225-5324)

IMPORTANT DISCLOSURES

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We use third-party providers to perform certain services. We remain responsible for all actions taken by such third-party providers with respect to such services.

Notice of Error and Request for Information

Federal law gives customers the right to notify us of an error regarding the servicing of their loan or to request information regarding their loan. If you wish to provide a notice of error or a request for information, you must write to us at the following address: PO Box 40719, Lansing, MI 48901. The letter must provide the customer's name, loan number, and description of the error or detailed list of the information being requested.

If your property is located in the State of Texas:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above by telephone listed above or by email at smlinfo@sml.texas.gov.

If your property is located in the State of New York:

Your servicer is either a registered servicer or exempt servicer registered with the Superintendent of the New York State Department of Financial Services. For further information or to make a complaint regarding your servicer you may contact the New York State Department of Financial Services Consumer Assistance Unit at (800) 342-3736 or by visiting www.dfs.ny.gov.

If your property is located in the State of Arkansas:

Your servicer is licensed in Arkansas and complaints about your servicer may be submitted to the Arkansas Securities Department via the Department's website (<http://www.securities.arkansas.gov/>) or toll-free at (800) 981-4429.

If your property is located in the State of Oregon:

Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (866) 654-0020 or by email at BC@reversedepartment.com. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

If your property is located in the State of Hawaii:

Your servicer is a licensed mortgage servicer in Hawaii. Complaints may be submitted to the Hawaii Department of Financial Institutions at P.O. Box 2054, Honolulu, Hawaii 96805 or dfi@dcca.hawaii.gov. A complaint form and instructions regarding how to file a complaint are available at <http://cca.hawaii.gov/dfi/file-a-complaint/>.

